



IT IS ORDERED as set forth below:

Date: January 8, 2015

A handwritten signature in black ink, reading "Paul W. Bonapfel".

**Paul W. Bonapfel
U.S. Bankruptcy Court Judge**

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE: CHERYL COLEMAN

CHAPTER 13

Debtor

CASE NO. 12-53103

CHERYL COLEMAN,

CONTESTED MATTER

Movant

vs.

RWLS, III, LLC.

Respondent

**ORDER ON DEBTOR'S MOTION TO VALUE
AND DETERMINE STATUS OF LIEN WITH RWLS, III, LLC.**

On 03/29/2012, Movant filed a Motion to Value and Determine Secured Status of lien with RWLS, III, LLC. ("RWLS") seeking to value Debtor's real property, and the secured status

of RWLS' interest in Debtor's real property (Doc. No. 25, the "Motion"). RWLS holds a first position Deed to Secure Debt, encumbering Debtor's property located at 1526 Rogers Avenue, SW, Atlanta, GA 30310 (the "Property"), which is not Debtor's residence. Respondent filed a "Response to Motion to Value and Determine Secured Status of Lien on Real Property" ("Response", Document No. 22) on March 29, 2012. A hearing on the Motion was held on May 9th, 2012. The Respondent did not oppose value and Debtor's allegations concerning value are therefore deemed unopposed pursuant to See BLR 7007-1(c). IT IS HEREBY ORDERED:

1. The Motion to Determine Secured Status of Lien with RWLS, III, LLC. is GRANTED.
2. The value of Debtor's real property is \$26,000.00.
3. RWLS has a secured interest in Debtor's property of \$26,000.00 only.
4. The balance, \$191,352.67, of RWLS's interest in said property is declared unsecured.
5. Debtor shall amortize the new lien amount of \$26,000.00 at an interest rate of 6.5% over the life of the Chapter 13 Plan, beginning immediately upon the Confirmation Order of this Court.
6. The cancelled mortgage lien shall be delivered to Debtor's Attorney within 60 days of the entry of said Discharge Order for no charge or fee for said cancellation and delivery.
7. Debtor has an insurance policy in effect for the Property and will maintain such a policy during the life of the Chapter 13 Plan.

[END OF DOCUMENT]

December 30, 2014

PREPARED AND PRESENTED BY

 /s/
Gregory D. Coleman
Attorney for Debtor
Georgia Bar No. 177525

Johnson Hopewell Coleman, LLC
Suite 322
4153 Flat Shoals Parkway
Decatur, Georgia 30034
Phone: (404) 289-2244
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gregorycoleman@jhclawyers.com

NO OPPOSITION:

/s/
Sarah A. Wyeth
Attorney for Creditor
GA BAR # 779413
Raymond S. Martin, P.C.S.
Suite 800
990 Hammond Drive
Atlanta, GA 30328

NO OPPOSITION:

/s/
Brandi Kirkland
Attorney for Chapter 13 Trustee
GA BAR # 423627
Mary Ida Townson, Chapter 13 Trustee
191 Peachtree Street, NW
Suite 2200
Atlanta, GA 30303

DISTRIBUTION LIST

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Atlanta, GA 30328

Cheryl Coleman
1784 Austin Dr
Decatur, GA 30032

RWLS III, LLC
PO Box 8451
Mesa, AZ 85214

Registered Agent for
RWLS III, LLC
Patrick R. Cardon
1819 E. Southern Ave, Ste B10
Mesa, AZ 85204

Wilford R. Cardon
Manager-RWLS III, LLC
1819 E. Southern Ave, Ste B10
Mesa, AZ 85204

Patrick R. Cardon
1819 E. Southern Ave, Ste B10
Mesa, AZ 85204

Matthew S. Gray
617 Poplar St
Levelland, TX 79336

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Northern District of Georgia

In re:
 Cheryl Coleman
 Debtor

Case No. 12-53103-pwb
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 113E-9

User: wellfares
 Form ID: pdf595

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Jan 09, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2015.

db +Cheryl Coleman, 1784 Austin Dr, Decatur, GA 30032-4803
 aty +Gregory D. Coleman, Johnson Hopewell Coleman, LLC, Bldg, C - Suite 322,
 4153 Flat Shoals Parkway, Decatur, GA 30034-4106
 aty +James M. Campbell, Campbell and Brannon, LLC, Suite 350, 5565 Glenridge Connector,
 Atlanta, GA 30342-4705
 aty +Lisa F. Caplan, Rubin Lublin, LLC, Suite 150, 3740 Davinci Court,
 Peachtree Corners, GA 30092-7614
 aty +Sarah A. Wyeth, Campbell & Brannon, LLC, Suite 350, 5565 Glenridge Connector,
 Atlanta, GA 30342-4705
 aty Tammra S. Mitchell, Office of Chief Counsel - IRS, Suite 1400 - STOP 1000-D,
 401 W. Peachtree Street, NW, Atlanta, GA 30308
 tr +Mary Ida Townson, Chapter 13 Trustee, Suite 2200, 191 Peachtree Street, NE,
 Atlanta, GA 30303-1770
 +Brandi Kirkland, Esq., Mary Ida Townson, Chapter 13 Trustee,
 191 Peachtree Street, NE, Suite 2200, Atlanta, GA 30303-1770
 +Cheryl Coleman, 1784 Austin Dr, Decatur, GA 30032-4803
 +Gregory D. Coleman, Johnson Hopewell Coleman, LLC, Suite 322, 4153 Flat Shoals Parkway,
 Decatur, GA 30034-4106
 cr +Patrick R. Cardon, 1819 E. Southern Ave, Ste B10, Mesa, AZ 85204-5219
 +RWLS III, LLC, Campbell & Brannon, LLC, 990 Hammond Drive, Suite 800,
 Atlanta, GA 30328-5510
 +Registered Agent for, RWLS, III, LLC, Patrick R. Cardon, 1819 E. Southern Ave, Ste B10,
 Mesa, AZ 85204-5219
 cr U.S.A. on Behalf of IRS, 401 West Peachtree Street, NW, Suite 1400 - Stop 1000-D,
 Atlanta, GA 30308-3539
 +Wilford R. Cardon, Manager-RWLS III, LLC, 1819 E. Southern Ave, Ste B10,
 Mesa, AZ 85204-5219
 17279656 #+Acqura Loan Services, 7668 Warren Parkway, Suite 325, Frisco, Texas 75034-4161
 15568447 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102)
 15487654 +BSI Mortgage, PO Box 517, Titusville, PA 16354-0517
 15487653 +Bank of America, 100 N. Tryon St, Charlotte, NC 28202-4031
 15520439 +Bank of North Georgia, 8025 Westside Parkway, Alpharetta GA 30009-2139
 15487655 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
 (address filed with court: DirectTV, PO Box 6550, Englewood, CO 80155)
 15487657 +GMAC Mortgage, PO Box 4622, Waterloo, IA 50704-4622
 15487660 +RWLS III, LLC, PO Box 8451, Mesa, AZ 85214-8451
 15655225 ++SCANA AND SUBSIDIARIES, 220 OPERATION WAY, MAIL CODE C 222, CAYCE SC 29033-3701
 (address filed with court: SCANA Energy, 220 Operation Way, MC C222, Cayce, SC 29033)
 15487662 +UNVL/CITI, PO Box 6241, Sioux Falls, SD 57117-6241

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +E-mail/Text: bncmail@w-legal.com Jan 09 2015 21:40:09 Richard S. Ralston,
 Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
 ust +E-mail/Text: ustprejon21.at.ecf@usdoj.gov Jan 09 2015 21:39:29
 Office of the United States Trustee, 362 Richard Russell Building, 75 Spring Street, SW,
 Atlanta, GA 30303-3315
 E-mail/Text: mmoore@campbellandbrannon.com Jan 09 2015 21:41:20 Sarah A. Wyeth, Esq.,
 Raymond S. Martin, P.C.S., Suite 800, 900 Hammond Drive, Atlanta, GA 30328
 15487652 +E-mail/PDF: recoverybankruptcy@afninet.com Jan 09 2015 21:36:31 AFNI, Inc, PO Box 3427,
 Bloomington, IL 61702-3427
 15724084 +E-mail/Text: bncmail@w-legal.com Jan 09 2015 21:40:09 Candica, LLC,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 16036224 E-mail/Text: brnotices@dor.ga.gov Jan 09 2015 21:33:26 GA DEPT OF REVENUE,
 1800 CENTURY BLVD. NE. STE 17200, ATLANTA, GA 30345
 15487656 E-mail/Text: brnotices@dor.ga.gov Jan 09 2015 21:33:26 Georgia Department of Revenue,
 1800 Century Blvd, Atlanta, GA 30345
 15487658 E-mail/Text: cio.bncmail@irs.gov Jan 09 2015 21:32:52 Internal Revenue Services,
 Internal Revenue Service, Cincinnati, OH 45999
 15487659 +E-mail/Text: bankruptcydepartment@ncogroup.com Jan 09 2015 21:40:13 NCO Fin,
 507 Prudential Road, Horsham, PA 19044-2368
 15494900 +E-mail/Text: usagan.bk@usdoj.gov Jan 09 2015 21:39:30 U. S. Attorney,
 600 Richard B. Russell Bldg., 75 Spring Street, SW, Atlanta GA 30303-3315

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Lisa F. Caplan, Rubin Lublin, LLC, Suite 150, 3740 Davinci Court,
 Peachtree Corners, GA 30092-7614
 cr* +Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
 Seattle, WA 98121-3132
 * +Patrick R. Cardon, 1819 E. Southern Ave, Ste B10, Mesa, AZ 85204-5219
 * +RWLS III, LLC, PO Box 8451, Mesa, AZ 85214-8451

District/off: 113E-9

User: wellfares
Form ID: pdf595

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

15487661* ++SCANA AND SUBSIDIARIES, 220 OPERATION WAY, MAIL CODE C 222, CAYCE SC 29033-3701
(address filed with court: Scana energy marketing, PO Box 100157, Columbia, SC 29202)
##+Matthew S. Gray, 617 Poplar St, Levelland, TX 79336-5747

TOTALS: 0, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 9, 2015 at the address(es) listed below:

Gregory D. Coleman on behalf of Debtor Cheryl Coleman gregorycoleman@bjhlawyers.com
James M. Campbell on behalf of Creditor RWLS III, LLC mmoore@campbellandbrannon.com,
brdept@campbellandbrannon.com
Lisa F. Caplan on behalf of Creditor Accura Loan Services lcaplan@rubinlublin.com,
jrosenthal@rubinlublin.com; cthornton@rubinlublin.com; ssullivan@rubinlublin.com; dhudson@rubinlubli
n.com; nbrown@rubinlublin.com; mtomaselli@rubinlublin.com; jsturm@rubinlublin.com
Mary Ida Townson courtdailysummary@atlch13tt.com
Sarah A. Wyeth on behalf of Creditor RWLS III, LLC mmoore@campbellandbrannon.com,
brdept@campbellandbrannon.com
Tammra S. Mitchell on behalf of Creditor U.S.A. on Behalf of IRS
tammra.s.mitchell@irscounsel.treas.gov

TOTAL: 6